

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Rosemarie Simons
 Debtor

Case No. 18-16743-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db
 14211237 +Rosemarie Simons, 4802 Rush Drive, Pipersville, PA 18947-1047
 14211238 Barclays Bank Amer Advantage, Po Box 13337, Philadelphia PA 19101-3337
 14211248 Best Buy, Po Box 9001007, Louisville KY 402901007
 14211241 Best Buy, Po Box 9001007, Louisville, KY 40290-1007
 14211252 Goodyear, Po Box 9001006, Louisville KY 40290-1006
 14211252 Goodyear, Po Box 9001006, Louisville, KY 402901006
 14211243 Quicken Loans, Po Box 6577, Carol Stream IL 60197-6577
 14211254 Quicken Loans, Po Box 6577, Carol Stream, IL 601976577
 14213972 +Quicken Loans, Inc., c/o Rebecca A. Solarz, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14211244 Uninvest, Po Box 790408, St Louis MO 63179-0408
 14211245 Wawa, Po Box 9001101, Louisville KY 402901101
 14211256 Wawa, Po Box 9001101, Louisville, KY 40290-1101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QRHOLBER.COM Mar 19 2019 06:58:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Mar 19 2019 02:57:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 19 2019 02:57:08
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 19 2019 02:57:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14211239 EDI: RMSC.COM Mar 19 2019 06:58:00 Care Credit Synchrony Bank, Po Box 960061,
 Orlando FL 32896-0061
 14211249 EDI: RMSC.COM Mar 19 2019 06:58:00 Care Credit Synchrony Bank, Po Box 960061,
 Orlando, FL 328960061
 14211240 EDI: RCSFNBMARIN.COM Mar 19 2019 06:58:00 Credit One Bank, Po Box 60500,
 City Of Industry CA 917160500
 14211242 E-mail/Text: key_bankruptcy_ebnc@keybank.com Mar 19 2019 02:57:11 Key Bank, Po Box 94955,
 Cleveland OH 44101-4955
 14212166 +EDI: PRA.COM Mar 19 2019 06:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14212455 +EDI: RMSC.COM Mar 19 2019 06:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021
 14211246 EDI: WFFC.COM Mar 19 2019 06:58:00 Wells Fargo Home Projects, Po Box 71118,
 Charlotte NC 282721118

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14211247* Barclays Bank Amer Advantage, Po Box 13337, Philadelphia, PA 19101-3337
 14211251* Credit One Bank, Po Box 60500, City Of Industry, CA 917160500
 14211253* Key Bank, Po Box 94955, Cleveland, OH 44101-4955
 14211255* Uninvest, Po Box 790408, St Louis, MO 63179-0408
 14211257* Wells Fargo Home Projects, Po Box 71118, Charlotte, NC 282721118

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

User: PaulP
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Mar 18, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.azsfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Rosemarie Simons	Social Security number or ITIN	xxx-xx-1084
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-16743-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rosemarie Simons
aka Rosemarie Makowski, aka Rosemarie
Sposato

3/18/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.